Case 15-13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main

Page 1 of 43 **B1** (Official Form 1) (4/13) Document United States Bankruptcy Court **Voluntary Petition** DISTRICT OF NEW JERSEY Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): M & M Fuel Oil Trucking, Inc, a New Jersey Corporation All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 54-2118278 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 30 Timberline Dr Budd Lake, NJ ZIPCODE ZIPCODE 07828 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Morris Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business ☐ Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined \boxtimes Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 50,000 100.000 25,000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$0 to \$10,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$100 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$500 to \$1 billion \$1 billion

Case 15-13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main B1 (Official Form 1) (4/13) Document Page 2 of 43 FORM B1, Page 2

DI (Official Form 1) (4/13)	chi rage 2 or 43	TOR	Civi Di, i age 2		
Voluntary Petition	Name of Debtor(s): M & M Fuel Oil	Trucking, Inc,			
(This page must be completed and filed in every case)	a New Jersey Co	-			
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, atta	ch additional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
NONE					
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	Tthis Debtor (If more	than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
		1 2 2 2 2			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose I, the attorney for the petitioner name have informed the petitioner that or 13 of title 11, United States Co.	Exhibit B completed if debtor is an individual debts are primarily consumer debts) amed in the foregoing petition, declare the or she] may proceed under chapter 7 ode, and have explained the relief availal by that I have delivered to the debtor the relief and the relief availal	7, 11, 12 ble under		
Exhibit A is attached and made a part of this petition	X				
	Signature of Attorney for Debtor(s)	Date		
	Exhibit C				
Does the debtor own or have possession of any property that poses or is alle or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent and i	identifiable harm to public health			
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D a spouse must complete and attach a s	eparate Exhibit D.)			
Exhibit D, completed and signed by the debtor, is attached and made If this is a joint petition:	e part of this petition.				
Exhibit D also completed and signed by the joint debtor is attached:	and made a part of this petition.				
	Regarding the Debtor - Venue				
Debtor has been domiciled or has had a residence, principal place of bus	,	ict for 180 days immediately			
preceding the date of this petition or for a longer part of such 180 days t	•				
There is a bankruptcy case concerning debtor's affiliate, general partner					
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defendathe interests of the parties will be served in regard to the relief sought in	ant in an action proceeding [in a feder				
· · · · · · · · · · · · · · · · · · ·	Resides as a Tenant of Residentia	l Property			
Landlord has a judgment against the debtor for possession of debtor	applicable boxes.) or's residence (If box checked, compl	ete the following)			
	or o residence, (in contenied, compr	ote and rono wang.			
	(Name of landlord that of	otained judgment)			
	(Address of landlord)				
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		-			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due duri	ing the 30-day			
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

Case 15-13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 43 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** M & M Fuel Oil Trucking, Inc, (This page must be completed and filed in every case) a New Jersey Corporation **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Christopher R. Higgins, Esq. I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Christopher R. Higgins, Esq. 041532012 and the notices and information required under 11 U.S.C. §§ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Office of Christopher R. Higgins bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 308 Route 206 Address 08844 Hillsborough, NJ Printed Name and title, if any, of Bankruptcy Petition Preparer 908-872-6590 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mario Reis

Signature of Authorized Individual

Mario Reis

Printed Name of Authorized Individual

Director

Title of Authorized Individual

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Case No.
Chapter 11

		/ Debtor						
	Exhibit "A'	to Voluntary Petition	า					
	debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall							
If any of debtor's securities are the SEC file number is	e registered under section 12 of	the Securities and Exchange Act of 193	4,					
2. The following financial data is	the latest available information a	and refers to the debtor's condition on	·					
a. Total assetsb. Total debts (including debt	s listed in 2.c., below)	\$ 180,475. \$ 1,132,534.						
c. Debt securities held by mo	re than 500 holders.	1						
Debt Issue	Туре	Total \$ Amount Outstanding	Approximate Number of Holders					
		\$ \$ \$ \$ \$						
d. Number of shares of prefere. Number of shares of comm								
Comments, if any:								
Brief description of debtor's but	usiness:							
List the name of any person we the debtor:	ho directly or indirectly owns, co	ontrols, or holds, with power to vote, 5% of	or more of the voting securities of					

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re M & M Fuel Oil Trucking, Inc	Case No.
a New Jersey Corporation	Chapter 11
	,
D	btor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name of Creditor and Complete Mailing Address Including Zip Code 1 Citi Mortgage	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted Phone: Citi Mortgage	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Clain is Contingent, Unliquidated, Disputed, or Subject to Setoff	
PO Box 183040 Columbus OH 43918	PO Box 183040 Columbus OH 43918	Net	Value: Unsecured:	\$ 0.00 \$ 242,145.00
2 Fundation Group, LLC 20 W 36th St New York NY 10018	Phone: Focus Receivables PO Box 723060 Atlanta GA 31139	Business Loan		\$ 219,449.00
3 R & R Bulk Transport 68 N Dell Ave Kenvil NJ 07847	Phone: David Kessler & Associates 1373 Broad St Clifton NJ 07013	Wholesale Oil	Delivery	\$ 191,576.00
4 Yellowstone Capital, LLC 160 Pearl St New York NY 10005	Phone: Cain & Daniels, Inc Attn: Demetric Smith 4902 Eisenhower Blvd Tampa FL 33634			\$ 111,580.00
5 May Advance 4208 18th Ave Brooklyn NY 11218	Phone: Focus Receivables PO Box 723060 Atlanta GA 31139			\$ 95,000.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
6	Phone:			\$ 80,000.00
Capital Stack	Focus Receivables			
11 Broadway	PO Box 723060			
New York NY 10004	Atlanta GA 31139			
7	Phone:	Line of Credi	t for	\$ 50,000.00
TD Bank	Fleischer, Fleischer &	Business		
3470 Quaker Bridge Rd	Bilgžaa1000 at Main St			
Trenton NJ 08619	Ste 208			
	Voorhees NJ 08043			
8	Phone:	Merchant Adva	nce	\$ 43,548.00
Knight Capital Funding	Focus Receivables			
M:9 E Lockerman St	PO Box 723060			
Dover DE 19901	Atlanta GA 31139			
9	Phone:	Fuel Oil Deli	very	\$ 39,021.00
Sycamore Energy-Rockaway	Hawke, McKeon & Sniscak,			
Retail, LLC	LLP			
344 Hwy 46	100 N 10th St			
Rockaway NJ 07866	Harrisburg PA 17101			
10	Phone:			\$ 34,107.00
Atlantis Energy, LLC	Atlantis Energy, LLC			
PO Box 377	PO Box 377			
Rockaway NJ 07866	Rockaway NJ 07866			
11	Phone:	Mortgage		\$ 11,608.00
Wells Fargo Home Mortgage	Wells Fargo Home Mortgage			
			Value:	\$ 0.00
PO Box 105693	PO Box 105693	Net	Unsecured:	\$ 11,608.00
Atlanta GA 30348	Atlanta GA 30348			
12	Phone:	Security Inte	rest	\$ 14,500.00
World Business Lenders	World Business Lenders			
WOLIG DUBINESS DENGELS			_	1
120 W 45th St	120 W 45th St		Value:	\$ 103,000.00

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Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION

, Mario Reis		, Director	of the	Corporation	named
•	ler penalty of perjury that I have read the foregoi st of my knowledge, information and belief.	ng List of Creditors Holding	g Twenty Largest	Unsecured Claims and that	
Date: <u>2/23/2015</u>	Signature <u>/s/ Mario Reis</u> Name: Mario Reis				

Title: Director

Equity Holders Case 15-13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main Document Page 8 of 43

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

	M Fuel Oil Trucking, Inc, www.Jersey Corporation	Case No. Chapter 11		
			/ Debtor	
Attor	ney for Debtor: Christopher R. Higgins,	Esq.		
	LIST OF EQU	ITY SECURITY	HOLDERS	
Number	Registered Name of Holder of Security	Number of Shares	Class of Shares, Kind	d of Interest
	Debtor has no Equity Security Hold	ders		
	DECLARATION UNDER PENALTY	OF PERJURY ON	BEHALF OF A CORPORA	ATION
l, <u>Maric</u>	Director	<u>r</u> of t	he <u>corporation</u>	named as
	his case, declare under penalty of perjury that I have read the knowledge, information and belief.	foregoing List of Equity Se	curity Holders and that they are true an	d correct to the
Date:		Signature: <u>/ s</u>	/ Mario Reis	
		Name: Ma :	rio Reis	

Title: **Director**

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re M & M Fuel Oil	Trucking, Inc,	a New Jersey Corporation	n	Case No. Chapter	
			/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	4	\$ 180,475.80		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 268,253.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 864,281.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 0.00
ТОТ	AL	18	\$ 180,475.80	\$ 1,132,534.00	

UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEW JERSEY**

In re <i>M</i>	& .	M	Fuel	Oil	Trucking,	Inc,	а	New	Jersey	Corpo	oration		Case No. Chapter	
												/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11: OR, Form 22B Line 14: OR, Form 22C-1 Line 14)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re M & M Fuel Oil Trucking, Inc, a New Jersey Corporation Debtor

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

_{I,} Mario Reis	<u>Director</u>	of the <i>Corporation</i>	
named as debtor in this case, declare und	ler penalty of perjury that I have read the fore	egoing summary and schedules, consisting of	19 sheets
and that they are true and correct to the be	est of my knowledge, information, and belief.		
Date: 2/23/2015	Signature <u>/s</u> /	' Mario Reis	
	Name: Mar		
	Title: Dir	ector	
[An individual sign	ing on behalf of a partnership or corporation	must indicate position or relationship to debtor.]	
Penalty for making a false statement or co	ncealing property: Fine of up to \$500,000 or	imprisonment for up to 5 years or both. 18 U.S.C	C. §§ 152 and 3571.
CEDTIFICATION AND SIGNATUR	DE OE NON ATTODNEV DANKE	RUPTCY PETITION PREPARER (Se	0.11.I.S.C. 8.110\
CERTIFICATION AND SIGNATOR	NE OF NON-ATTORNET BANKS	OFICI FEIIION FREFARER (00	e 11.0.0.0. § 110)
certify that I am a bankruptcy preparer as defir ith a copy of this document.	ned in 11 U.S.C. § 110, that I prepared this of	document for compensation, and that I have prov	ided the debtor
reparer:		Social security No. :	
ames and Social Security numbers of all othe	r individuals who prepared or assisted in pre	paring this document:	
	at attack additional airmad about and area	and the community Official Forms for each manager	_
more than one person prepared this documer	n, attach additional signed sheets comormin	g to the appropriate Official Form for each person	11.
		Data	
		Date:	<u> </u>
		eral Rules of Bankruptcy Procedure may result in	n fines or
nprisonment or both. 11 U.S.C. §110; 18 U.S.	C. §156.		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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In re M & M Fuel Oil Trucking, Inc	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint Community	.J Secured Claim or	Amount of Secured Claim
None	Community	-	None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re M & M Fuel Oil Trucking, Inc	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1.	Cash on hand.	X				
;	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Visions Federal Credit Union Checking Account 7307 Location: In debtor's possession			\$24,230.78
			Visions Federal Credit Union Savings Accou	nt		\$25.02
			0473 Location: In debtor's possession			
			nocación. In debtoi a possessión			
	Security deposits with public utilities, telephone companies, landlords, and others.	X				
	Household goods and furnishings, including audio, video, and computer equipment.	X				
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.	X				
7.	Furs and jewelry.	x				
	Firearms and sports, photographic, and other hobby equipment.	X				
	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10.	Annuities. Itemize and name each issuer.	X				
	Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				

вев (Official For Case 15-13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main Document Page 14 of 43

nre M & M Fuel Oil Trucking, Inc	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint Community-	W J	in Property Without Deducting any Secured Claim or Exemption
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Covernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1994 International 4x2 Truck Location: In debtor's possession			\$3,000.00
		Location. In debtor s possession			
		1997 Mack REC Truck Location: In debtor's possession			\$5,000.00
		2001 International 470 Truck Location: In debtor's possession			\$15,000.00

In re	М	&	Μ	Fuel	oil	Trucking,	Inc
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Debtor(s)

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N o n	Description and Location of Property	Husband Wife Join	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	е		Community	C	Exemption
		2002 Freightliner FL70 Truck Location: In debtor's possession			\$25,000.00
		2002 International 4400 Truck Location: In debtor's possession			\$55,000.00
		2003 Ford Expedition Location: In debtor's possession			\$6,425.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.		2 Coffee Makers, Water Cooler, Refrigerator Microwave Location: In debtor's possession	r,		\$325.00
		4 Computers, 2 Printers, Router, Telephone System-5 phones with 4 Lines, 4 TVs, Security System-9 Camera Screen Monitored, Mail Sorter Location: In debtor's possession			\$3,145.00
		4 Desks, 2 Printer Stands, 4 File Cabinets, 11 Chairs, Sofa, 2 Filing Credenzas, Security Safe Location: In debtor's possession	,		\$1,175.00
		Miscellaneous Office Supplies Location: In debtor's possession			\$350.00
29. Machinery, fixtures, equipment and supplies used in business.		Truck EquipmentParts, Fluids, Filters, Pump Location: In debtor's possession			\$400.00

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In re M & M Fuel Oil Trucking, Inc	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

		,			
Type of Property	N o n e	Description and Location of Property	Husband Wife Joint Community	-W -J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
30. Inventory.		Oil on Hand: 10,000 Gallons Wholesale & 10,000 Gallons Retail Location: In debtor's possession			\$41,400.00
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
Other personal property of any kind not already listed. Itemize.	X				

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B6D (Official Form 6D) (12/07)

In reM & M Fuel Oil Trucking, Inc	, Case No.	
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Continuent	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:							\$ 242,145.00	\$ 242,145.00
Creditor # : 1 Citi Mortgage PO Box 183040 Columbus OH 43918		Mortgage						
		Value: \$ 0.00						
Account No: Creditor # : 2 Wells Fargo Home Mortgage		Mortgage					\$ 11,608.00	\$ 11,608.00
PO Box 105693 Atlanta GA 30348								
		Value: \$ 0.00						
1 continuation sheets attached			Subt (Total of t			•	\$ 253,753.00	\$ 253,753.00
				Τо	tal	\$	(Report also on Summary of (If applicable, report also on

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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B6D (Official Form 6D) (12/07) - Cont.

In reM & M Fuel Oil Trucking, Inc	, Case No.	
Debtor(s)	-	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

	1	T		. ,					<u> </u>	
Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	V H- W- J	f Lien, and D	is Incurred, Nature escription and Market erty Subject to Lien		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:									\$ 14,500.00	\$ 0.00
Creditor # : 3 World Business Lenders 120 W 45th St New York NY 10036			1997 Mack	Interest REC Truck						
Account No:										
			Value							
Account No:	-	-	Value:							
A COCCURRATION			Value:							
Account No:										
			Value:							
Account No:										
			Value:							
Sheet no. 1 of 1 continuation sheets a	itta	che	d to Schedule	of Creditors	Sub	oto	tal	\$	\$ 14,500.00	\$ 0.00
Holding Secured Claims					(Total of	fthi	s pa	ge)	\$ 268,253.00	\$ 253,753.00
					(Use only on	las	t pa	ge)	\$ 200,233.00	00.00 ن

B6E (Official Form 6E) (64/13) -13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main Document Page 19 of 43

In re M & M Fuel Oil Trucking, Inc

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

uic	alimin disputed, place and X in the column aboled bisputed. (Tournay need to place and X in more than one of these times columns.)									
in th	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts ntitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily onsumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all unts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with arily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYF	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re M & M Fuel Oil Trucking, Inc	 Case No.	
Debtor(s)		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:							\$ 34,107.00
Creditor # : 1 Atlantis Energy, LLC PO Box 377 Rockaway NJ 07866							
Account No:							\$ 80,000.00
Creditor # : 2 Capital Stack 11 Broadway New York NY 10004							
Account No:							
Representing: Capital Stack			Focus Receivables PO Box 723060 Atlanta GA 31139				
4 continuation sheets attached		•	(Use only on last page of the completed Schedule F. Report als Schedules and, if applicable, on the Statistical Summary of Certain Liabi	o on Sur	Γ ota	il \$ ry of	\$ 114,107.00

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B6F (Official Form 6F) (12/07) - Cont.

n	re	Μ	&	Μ	Fuel	oil	Trucking,	Inc
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Debtor(s)

Case	No.
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: Creditor # : 3 Fundation Group, LLC 20 W 36th St New York NY 10018	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Business Loan	Contingent	Unliquidated	Disputed	Amount of Claim \$ 219,449.00
Account No: Representing: Fundation Group, LLC			Focus Receivables PO Box 723060 Atlanta GA 31139				
Account No: Creditor # : 4 Knight Capital Funding M:9 E Lockerman St Dover DE 19901			Merchant Advance				\$ 43,548.00
Account No: Representing: Knight Capital Funding			Focus Receivables PO Box 723060 Atlanta GA 31139				
Account No: Creditor # : 5 May Advance 4208 18th Ave Brooklyn NY 11218							\$ 95,000.00
Sheet No. 1 of 4 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to Sc	Chedule of (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabilit	on Sur	Tota mma	al \$ ry of	\$ 357,997.00

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case No.___

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			T				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:							
Representing: May Advance			Focus Receivables PO Box 723060 Atlanta GA 31139				
Account No:							\$ 191,576.00
Creditor # : 6 R & R Bulk Transport 68 N Dell Ave Kenvil NJ 07847			Wholesale Oil Delivery				
Account No:							
Representing: R & R Bulk Transport			David Kessler & Associates 1373 Broad St Clifton NJ 07013				
Account No:							\$ 39,021.00
Creditor # : 7 Sycamore Energy-Rockaway Retail, LLC 344 Hwy 46 Rockaway NJ 07866			Fuel Oil Delivery				
Account No:	-						
Representing: Sycamore Energy-Rockaway Retail, I	LC	,	Hawke, McKeon & Sniscak, LLP 100 N 10th St Harrisburg PA 17101				
	+	1	!		-	1	
Sheet No. 2 of 4 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Schedules and, if applicable, on the Statistical Summary of Certain Liabiliti	on Sur	Tota nmai	l \$ y of	\$ 230,597.00

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case	No.
Casc	I NO.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: Creditor # : 8 TD Bank	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Line of Credit for Business	Contingent	Unliquidated	Disputed	\$ 50,000.00
3470 Quaker Bridge Rd Trenton NJ 08619							
Account No:	↓						
Representing: TD Bank			Focus Receivables PO Box 723060 Atlanta GA 31139				
Account No:	-						
Representing:			Fleischer, Fleischer & Suglia Plaza 1000 at Main St Ste 208				
TD Bank			Voorhees NJ 08043				
Account No:							\$ 111,580.00
Creditor # : 9 Yellowstone Capital, LLC 160 Pearl St New York NY 10005							
Account No:							
Representing:			Focus Receivables PO Box 723060 Atlanta GA 31139				
Yellowstone Capital, LLC							
Sheet No. 3 of 4 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ned t	to S	(Use only on last page of the completed Schedule F. Report also o	n Sun	Γ ot a	al \$ ry of	\$ 161,580.00
			Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie				

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B6F (Official Form 6F) (12/07) - Cont.

ln	re	М	&	М	Fuel	oil	Trucking,	Inc
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Debtor(s)

Case	No.
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Craditar's Nama Mailing Address			Date Claim was Incurred,				Amount of Claim
Creditor's Name, Mailing Address			and Consideration for Claim.		٦	,	Tanada and and and
including Zip Code,	Co-Debtor		If Claim is Subject to Setoff, so State.	ent	Unliquidated		
And Account Number	Ģ		Husband	ing	liid	nte	
(See instructions above.)	පි		Wife	Contingent	nlic	Disputed	
			Joint Community	0	7		
Account No:							
Representing:	Ī		MCA Recovery, LLC				
			PO Box 1511 New York NY 10268				
Yellowstone Capital, LLC							
Account No:							
Representing:			Cain & Daniels, Inc Attn: Demetric Smith				
			4902 Eisenhower Blvd				
Yellowstone Capital, LLC			Tampa FL 33634				
Account No:							
	Ī						
Account No:							
	Ī						
Account No:	+					1	
	1						
	<u>.j.</u>	1	<u> </u>		1	1	
Sheet No. 4 of 4 continuation sheets attach	ned t	o So	chedule of	Sub	tota	ai ¢	÷ 0.00
Creditors Holding Unsecured Nonpriority Claims						แจ al\$	\$ 0.00
			(Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabilit	on Su	mma	ary of	\$ 864,281.00

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nre M & M Fuel Oil Trucking,	Inc	/ Debtor	Case No.	
				(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re <u>M & M Fuel</u>	Oil Trucking,	Inc	/ Debtor	Case No.	
-			_	_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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Document Page 27 of 43 UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re:M & M Fuel Oil Trucking, Inc,	Case No.
a New Jersey Corporation	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

Debtor

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$1,139,612 Last Year:\$6,837,668

Year before:\$4,870,952

Operation of Business

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**

Civil Suit

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

R&R Bulk Transport,

Inc VS M&M Fuel Oil

Trucking Inc, Mario Reis and Mia Reis

Docket #: C-112-13

J-004460-14

Superior Court of Judgment New Jersey, Morris

County Chancery

Division

Sycamore Energy-

Rockaway Retail,

LLC

M&M Fuel Oil Trucking, Inc and Mario Reis Docket #: MRS L-

001172-14

Civil Suit

Superior Court of New Jersey, Law Division of Morris County

Judament

Yellowstone Civil Suit Capital, LLC

TBD

NOT OFFICIALLY FILED YET

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING Page 29 of 43 COURT OR AGENCY

STATUS OR DISPOSITION

M&M Fuel Oil Trucking, Inc Case #: NOT YET

None \boxtimes

ASSIGNED

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

AMOUNT OF MONEY OR

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AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Christopher R.

NAME AND ADDRESS OF PAYEE

Higgins, Esq. Address:

308 Route 206

Hillsborough, NJ 08844

Date of Payment: 2/20/2015

Payor: M & M Fuel Oil

Trucking, Inc

\$6,000.00

10. Other transfers

None \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None \boxtimes

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None \boxtimes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None \boxtimes

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \boxtimes

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None \boxtimes

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

07828

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

M&M Fuel Oil

TaxPayer ID: 54-

30 Timberline Dr Budd Lake NJ, Fuel Oil Delivery 08/01/03

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BEGINNING AND LAST FOUR DIGITS OF NAME SOCIAL-SECURITY OR **ADDRESS** NATURE OF BUSINESS **ENDING DATES**

> OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

M & M Fuel Oil Trucking, Inc

a New Jersey Corporation

TaxPayer ID: 54-

2118278

30 Timberline Dr

Budd Lake NJ,

07828

None \boxtimes

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None \boxtimes

None

None

 \boxtimes

 \boxtimes

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. \boxtimes

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None \boxtimes

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
None	25. Pension Funds. If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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[If completed on behalf of a partnership or corporation]

ate	Signature	/s/ Mario Reis	
	. Oignadio	Mario Reis Print Name and Title	Director
ndividual signing on behalf of a par	tnership or corporation must indic	cate position or relationship to debtor.]	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §§ 152 and 3571.

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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Director	
rinted or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, state the name, title (if any), a terson, or partner who signs this document.	address, and social-security number of the officer, principal,, responsible
ddress	
X	
Signature of Bankruptcy Petition Preparer	Date
lames and Social-Security numbers of all other individuals who prepared or assiste	d in preparing this document upless the bankruptcy petition preparer is
ot an individual:	a in proparing this document unless the baristupley petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re M & M Fuel Oil Trucking, Inc, a New Jersey Corporation

None

Case No.
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

r b	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above- amed debtor(s) and that compensation paid to me within one year before the filing of the petition in ankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in ontemplation of or in connection with the bankruptcy case is as follows:
F	for legal services, I have agreed to accept
F	Prior to the filing of this statement I have received\$\$
Е	alance Due
	The source of the compensation paid to me was: Debtor
	he source of compensation to be paid to me is: Debtor Other (specify)
4. 🔀	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a etition in bankruptcy;
b	. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
	. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing nereof;
C	. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e	. [Other provisions as needed].

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By agreement with the debtor(s), the above-disclosed fee does not include the following services:

	CERTIFICATION
	ng is a complete statement of any agreement or arrangement for payment to me for s) in this bankruptcy proceeding.
Date	/s/ Christopher R. Higgins, Esq. Signature of Attorney
	Law Office of Christopher R. Higgins
	Name of Law Firm

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Case No.

a New Jersey Corporation	Chapter 11
	/ Debtor
Attorney for Debtor: Christopher R. Higgins, Esq.	a.
VERIFICATION O	F CREDITOR MATRIX
The above named Debtor(s) hereby verify	that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Mario Reis
	Debtor

In re M & M Fuel Oil Trucking, Inc,

Atlantis Energy, LLC PO Box 377 Rockaway, NJ 07866

Attn: Judith D Cassel 100 N 10th St Harrisburg, PA 17101

Cain & Daniels, Inc Attn: Demetric Smith 4902 Eisenhower Blvd Tampa, FL 33634

Capital Stack 11 Broadway New York, NY 10004

Citi Mortgage PO Box 183040 Columbus, OH 43918

David Kessler & Associates 1373 Broad St Clifton, NJ 07013

Fleischer, Fleischer & Suglia Plaza 1000 at Main St Ste 208 Voorhees, NJ 08043

Focus Receivables PO Box 723060 Atlanta, GA 31139

Fundation Group, LLC 20 W 36th St New York, NY 10018

Knight Capital Funding
M:9 E Lockerman St
Dover, DE 19901

May Advance 4208 18th Ave Brooklyn, NY 11218

MCA Recovery, LLC PO Box 1511 New York, NY 10268 R & R Bulk Transport 68 N Dell Ave Kenvil, NJ 07847

Sycamore Energy-Rockaway Retai 344 Hwy 46 Rockaway, NJ 07866

TD Bank 3470 Quaker Bridge Rd Trenton, NJ 08619

Wells Fargo Home Mortgage PO Box 105693 Atlanta, GA 30348

World Business Lenders 120 W 45th St New York, NY 10036

Yellowstone Capital, LLC 160 Pearl St New York, NY 10005

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

B 201B (Form 201B) (13965-RG Doc 1 Filed 03/06/15 Entered 03/06/15 15:44:39 Desc Main Document Page 43 of 43

United States Bankruptcy Court

Distr	District Of NEW JERSEY	
In re M & M Fuel Oil Trucking, Inc, a New Jersey Corporation	Case No	
	Chapter 11	
Debtor		
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certification of I hereby certify that I delivered to the debtor the attached no		
X_/s/ Warren D Levy, Esq		
Christopher R. Higgins, Esq. Bar #: 041532012 Law Office of Christopher R. Higgins		
308 Route 206		
Hillsborough , NJ 08844		
908-872-6590 Fax: 908-450-1125		
christopher.r.higgins.law@gmail.com		
	of the Debtor ead the attached notice, as required by § 342(b) of the Bankruptcy	
Code.	and the attached hotice, as required by § 3-42(b) of the Bankruptes	
M & M Fuel Oil Trucking, Inc	$_{ m X}$ /s/ M & M Fuel Oil Truckin	
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
Date	Signature of Joint Debtor (if any)	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.